



**Small Business  
Solutions**

Comprehensive Insight Plus Report for  
**HYDRO GEO CHEM, INC.**  
Report Printed: January 4, 2006

**D-U-N-S #: 09-591-5104**

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## Company Snapshot

### Business Summary

#### Profile

**HYDRO GEO CHEM, INC.**  
51 W Wetmore Rd # 101  
Tucson, AZ 85705

Tel: 520 293-1500  
Fax: 520 623-6984

[www.hgcinc.com](http://www.hgcinc.com)

**D-U-N-S #:** 09-591-5104

**D&B Rating:** 3A1

#### Company Stats

<b>Year incorporated</b>	1978
<b>Year started</b>	1978
<b>Employees</b>	23
<b>Financial condition</b>	STRONG
<b>Financial statement date</b>	Dec 31, 2004
<b>Net worth F</b>	\$1,323,988
<b>Sales F</b>	\$2,806,315
<b>Chief Executive</b>	Mark Kuhn , Coo-vp
<b>S.I.C.</b>	0711
	8748
	8711
	7372

#### Industry

Soil preparation service, business consulting svcs, engineering services, prepackaged software svc

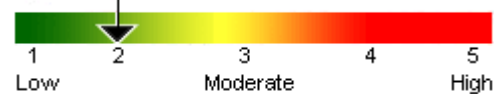
This is a **single** location.

The Net worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

**Likelihood this company will not pay on time over the next 12 months**

**LOW**

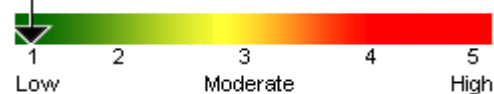
**Credit Score Class: 2**



**Likelihood this company will experience financial distress in the next 12 months**

**LOW**

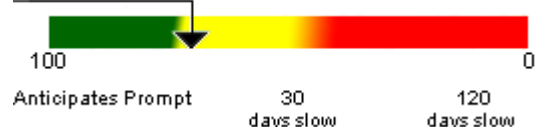
**Financial Stress Class: 1**



**Timeliness of historical payments for this company\*\***

**SLOW**

**D&B PAYDEX®: 76**



Industry benchmark: Slow

\*\*Based on 28 trade experiences on file with D&B

**Payment performance trend over the past 90 days**

**UNCHANGED**

**D&B offers guidance on credit limits for this company based on its profile as well as profiles of other companies similar in size, industry, and credit usage**

[Get details](#)

**Evidence of bankruptcy, fraud, or criminal proceedings in the history of this business or its management**

**NO**

**Noteworthy special events in this company's file**

**YES**

**Total number of suits, liens and judgments in this company's file**

**0**

**Value of open suits, liens and judgments for this company**

**\$0**

Value of open records refers only to 10 most recent filings for each record type. There may be additional suits, liens, judgments, or UCC filings in D&B's file on this company available by contacting 1-866-472-7362.

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## Creditworthiness

### Summary

**Likelihood this company will experience financial distress in the next 12 months**

LOW 

**D&B Rating: 3A1**

Formerly: 1R2

Financial strength: 3A is \$1 to 10 million.

Composite credit appraisal: 1 is high.

This credit rating was assigned because of D&B's assessment of the company's financial ratios and its cash flow. For more information, see the D&B Rating Key.

**Likelihood this company will not pay on time over the next 12 months**

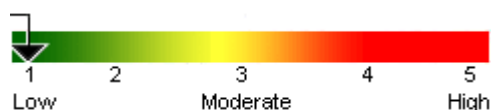
LOW 

### Default on Payment: Financial Stress Summary

**Likelihood this company will experience financial distress in the next 12 months**

LOW 

Financial Stress Class: 1



During the prior year, firms in this Financial Stress Class had a failure rate of 0.49%, which is 0.35 times lower than the national average.

Financial stress national percentile: 99 (high risk: 1%; low risk: 100%)

National percentile industry norm: 65 (high risk: 1%; low risk: 100%)

#### Key Factors

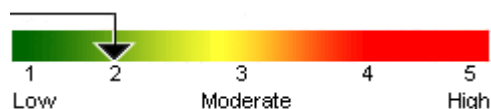
- 28 trade experiences exist for this company.
- Financial Stress Score: 1581 (high risk: 1,001; low risk: 1,850)
- No record of open suit(s), lien(s), or judgement(s) in the D&B files.
- 14% of trade experiences indicate slow payment(s) are present.
- Payment experiences exist for this firm which are greater than 60 days past due.
- Business owns facilities.
- Financial Statement is more than 12 months old.
- Quick Ratio suggests lower risk of financial stress.

### Payment within Terms: Credit Score Summary

**Likelihood this company will not pay on time over the next 12 months**

LOW 

Credit Score Class: 2



The Credit Score class of 2 for this company shows that during the previous year, 4.7% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

Credit score percentile: 81 (high risk: 1%; low risk: 100%)

Industry norm percentile: 64 (high risk: 1%; low risk: 100%)

#### Key Factors

- 28 trade experiences exist for this company.
- Control age or date entered in D&B files indicates lower risk.
- No record of open suit(s), lien(s), or judgments(s) in the D&B files.
- D&B files indicate a net worth of \$1,323,988.
- Quick ratio is 3.5.

### Additional Information

**Financial Stress Summary**

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

**Credit Score Summary**

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

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## Payment History

**Summary**

**Average payment performance trend when weighted by dollar amount**

**UNCHANGED** 

**Company's payment performance over the past 12 months compared with its peers**

**SLOW** 

**Payment History Overview****Payment experiences on file with D&B:**

Payments made within terms:

25 (90%)

Amount placed for collections:

0 (0%)

Average highest credit:

\$950

Largest high credit:

\$25,000

Highest now owing:

\$7,500


Highest past due:

\$750

**Historical Payment Trends: PAYDEX®**

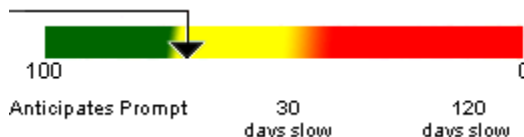
**Average payment performance trend when weighted by dollar amount**

**Last 3 months:** Trend is unchanged

 **UNCHANGED**

**Last 12 months:** 6 days beyond terms  
Industry benchmark: Slow

D&B PAYDEX® : 76



Based on payments collected over last 12 months.

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

**Historical Payment Trends: PAYDEX® Comparison to Industry**

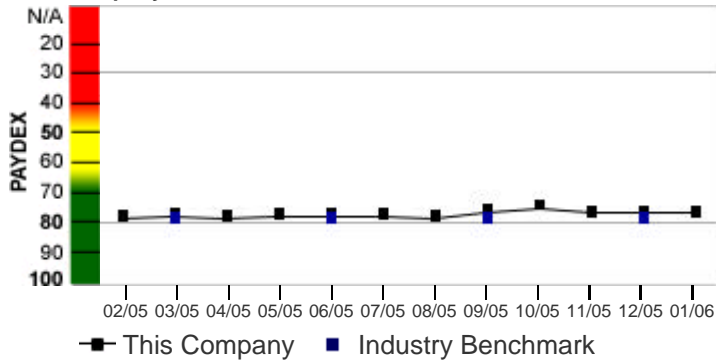
**Company's payment performance over the past**

**SLOW** 

## 12 months compared with its peers

This company's 12-month high: 78, or equal to 3 days beyond terms

This company's 12-month low: 74, or equal to 9 days beyond terms



Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Soil preparation service, business consulting svcs, engineering services, prepackaged software svc, based on SIC code 0711.

## Payment History Details

Date Reported	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
11/05	Prompt	7,500	7,500	0		1
11/05	Prompt	2,500	2,500	0		1
11/05	Prompt	1,000	1,000	0	Net30	1
11/05	Prompt	1,000	1,000	0	Net30	1
11/05	Prompt	1,000	250	0		1
11/05	Prompt	750	500	0		1
11/05	Prompt	750	0	0		6-12
11/05	Prompt	250	250	0		1
11/05	Prompt	250	0	0		1
11/05	Prompt	100	100	0	Net30	1
11/05	Prompt	100	0	0	Net30	6-12
11/05	Prompt	50	0	0		6-12
11/05	Prompt-Slow 30	2,500	750	0		1
11/05	(014)	25,000	1,000	0		
10/05	Prompt	250	100	0		1
10/05	Prompt	100	100	0	Net30	1
10/05	(017)	1,000	1,000	750	Net30	1
08/05	(018)	750				1
	Satisfactory.					
07/05	(019)	50				6-12
	Satisfactory.					
05/05	Prompt	500	0	0		1
05/05	Prompt	50				4-5
04/05	Slow 5	1,000	0	0		1
04/05	(023)	100	0	0	Net30	6-12
02/05	Prompt-Slow 30	1,000	0	0	Net30	6-12

02/05	(025)	250			Sales COD	1
01/05	Prompt	750	0	0		6-12
01/05	Prompt	100	0	0		6-12
09/04	Slow 60+	500	500	500	1 10 Net30	1

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of dispute over merchandise, skipped invoices, etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

## Payment Analysis By Industry

Company's dollar-weighted payments listed by the primary industries of its suppliers

Industry	Total Received (#)	Total Dollar Amount (\$)	Largest High Credit (\$)	Within Terms	Slow 1-30 Slow 31-60 Slow 61-90 Slow 91+ (% of dollar amount)			
Nonclassified	4	4,350	2,500	100	0	0	0	0
Telephone communictns	3	3,250	2,500	62	38	0	0	0
Misc publishing	3	2,100	1,000	100	0	0	0	0
Mfg pumping equipment	1	7,500	7,500	100	0	0	0	0
Misc equipment rental	1	1,000	1,000	50	50	0	0	0
Misc business credit	1	1,000	1,000	0	100	0	0	0
Whol service paper	1	750	750	100	0	0	0	0
Whol office equipment	1	750	750	100	0	0	0	0
Misc general gov't	1	750	750	100	0	0	0	0
Whol industrial equip	1	500	500	0	0	0	100	0
Data processing svcs	1	250	250	100	0	0	0	0
Whol durable goods	1	250	250	100	0	0	0	0
Ret mail-order house	1	100	100	100	0	0	0	0
Truck rental/leasing	1	100	100	100	0	0	0	0
Executive office	1	50	50	100	0	0	0	0
Reg misc coml sector	1	50	50	100	0	0	0	0
Whol petroleum prdts	1	50	50	100	0	0	0	0
<b>Other payment categories</b>								
Cash experiences	1	250	250					
Payment record unknown	3	26,100	25,000					
Unfavorable comments	0	0	0					
<b>Placed for collection</b>								
With D&B	0	0	0					
Other	0	N/A	0					
<b>Total in D&amp;B's file</b>	<b>28</b>	<b>49,150</b>	<b>25,000</b>					

There are 28 payment experiences in D&B's file for the most recent 12 months, with 17 experiences reported during the last three month period.

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## Public Filings

## Summary of Court Actions

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	Open Records	Open Value	Total Records	Most Recent Filing Date
Suits	0	0	0	-
Liens	0	0	0	-
Judgments	0	0	0	-
<b>UCC Filings</b>	<b>5</b>	N/A	19	04/27/2004
Bankruptcy Proceedings	0	N/A	0	-

Public filing data is for informational purposes only and is not the official record. Certified copies can only be obtained from the official source. Number and value of open records refers only to 10 most recent filings for each record type. There are additional suits, liens, judgments, or UCC filings in D&B's file on this company available by contacting 1-866-472-7362.

## Special Events

**08/23/2005** The Chief Executive Officer is now Mark Kuhn, COO-VP.

## UCC Filings

Collateral	Type	Sec. Party	Debtor	Date Filed	Additional Details
All Inventory and proceeds - All Account(s) and proceeds - All General intangibles(s) and proceeds - All Equipment and proceeds - All Chattel paper and proceeds	Original	BANK OF AMERICA, N.A., PHOENIX, AZ	HYDRO GEO CHEM, INC.	04/27/2004	Filing number: 200413131992 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 05/14/2004
All Accounts receivable - All Fixtures - All Equipment	Original	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	02/25/1994	Filing number: 776694 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 07/15/1994
Accounts receivable and proceeds - Account(s) and proceeds - Oil, gas and minerals and proceeds - General intangibles(s) and proceeds - and OTHERS	Original	BANK OF AMERICA NT & SA, PHOENIX, AZ	HYDRO GEO CHEM, INC., AN ARIZONA CORPORATION	05/02/1997	Filing number: 966162 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 07/15/1997
Unavailable	Continuation	BANK OF AMERICA NT & S A, PHOENIX, AZ	HYDRO GEO CHEM INC	01/23/2003	Filing number: 966162 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 02/19/2003
Account(s) - Equipment - Fixtures - Contract rights - Chattel paper	Original	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	03/15/1996	Filing number: 960750335 Filed with: SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA Latest info Received: 04/03/1996
Unavailable	Termination	BANK OF AMERICA, ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC	03/08/2004	Filing number: 200406875886 Filed with: SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA Latest info Received: 03/29/2004
Account(s) - Equipment - Fixtures - Contract rights - and OTHERS	Original	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	02/02/1996	Filing number: 9603660617 Filed with: SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA Latest info Received: 02/14/1996
Unavailable	Continuation	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	09/18/2000	Filing number: 00270C0075  Filed with: SECRETARY OF STATE/UCC DIVISION,

Unavailable	Termination	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	03/08/2004	SACRAMENTO, CA Latest info Received: 10/03/2000 Filing number: 04075C0358 Filed with: SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA Latest info Received: 03/24/2004
Communications equipment and proceeds	Original	INTER-TEL LEASING, INC., HOUSTON, TX	HYDRO GEO CHEM, INC.	04/01/1996	Filing number: 891382 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 06/26/1996
Unavailable	Assignment	INTER-TEL LEASING, INC., HOUSTON, TX	HYDRO GEO CHEM, INC.	03/17/1997	Filing number: 891382 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 05/06/1997
Unavailable	Assignment	INTER-TEL LEASING, INC., HOUSTON, TX	HYDRO GEO CHEM, INC.	03/17/1997	Filing number: 891382 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 05/06/1997
Leased Business machinery/equipment and proceeds	Original	XEROX CORPORATION, DALLAS, TX	HYDRO GEO CHEM INC.	09/12/1997	Filing number: 984472 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 10/20/1997
Leased Computer equipment	Original	FIRST PORTLAND LEASING CORP., PORTLAND, OR	HYDRO GEO CHEM, INC.	01/03/1995	Filing number: 814661 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 11/10/1995
Leased Computer equipment	Original	FIRST PORTLAND LEASING CORP., PORTLAND, OR	HYDRO GEO CHEM INC.	10/31/1994	Filing number: 806936 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 09/13/1995
Unavailable	Assignment	FIRST PORTLAND LEASING CORP., PORTLAND, OR	HYDRO GEO CHEM INC.	01/25/1995	Filing number: 806936 Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ Latest info Received: 11/10/1995
Unavailable	Termination	BANK OF AMERICA ARIZONA, PHOENIX, AZ	HYDRO GEO CHEM, INC.	03/08/2004	Filing number: 0400597395 Filed with: SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX Latest info Received: 03/11/2004

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed. There are additional suits, liens, judgments, or UCC filings in D&B's file on this company available by contacting 1-866-472-7362. Any public filings displayed in red are open.

## Government Activity

### Activity Summary

Borrower (Dir/Guar)	No
Administrative Debt	No
Contractor	No
Grantee	No
Party Excluded from Federal Program(s)	No

### Possible Candidate for Socio-Economic Program Consideration

Labor Surplus Area	N/A
Small Business	Yes (2005)
8(A) Firm	N/A

The details provided in the Government Activity section are as reported to D&B by the federal government and other sources.

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## History & Operations

Topic	Description
<b>History</b>	Detailed information on the history of a company, including background information on the management team and key principals, and information on related companies.
<b>Registration &amp; Incorporation</b>	Detailed registration and incorporation information, including the date and state of incorporation and the type of corporation formed.
<b>Company Operations</b>	Detailed information on a company's operations, including the identity of the parent company, the geographic scope of the business, and the key holdings.
<b>Industry Classification</b>	Details on the specific industry within which a company is classified.

### History

**Officer(s):**  
MARK KUHN, V PRES  
JAMES PECK, VP  
JAMES NORRIS, VP  
LINDA HERIDER, SEC-TREAS

**Director(s):**  
THE OFFICER(S)

Business started 1978 by Harold W and the late Sherril K Bentley. 48% of capital stock is owned by Harold W Bentley. 32% of capital stock is owned by Sherril K Bentley Trust. 15% of capital stock is owned by Gary Walter. 5% of capital stock is owned by Mark W Kuhn.

Sherril K Bentley served as secretary-treasurer from inception until her death on Oct 10 1992.

MARK KUHN born 1957. 1981-present active here. Graduated in 1980 from the University of South Florida, Tampa, FL, wit a BA in Geology. Graduated from the University of Arizona, Tucson, AZ, with a MS in Hydrology.

### Registration & Incorporation

<b>Registered Name:</b>	Hydro geo chem, inc.	<b>Filing Date:</b>	June 27, 1978
<b>Business Type:</b>	Corporation	<b>Registration ID:</b>	05016212
<b>Corporation Type:</b>	Profit	<b>Where filed:</b>	CORPORATION COMMISSION, PHOENIX, AZ
<b>Date incorporated:</b>	June 27, 1978	<b>Registered Agent:</b>	LINDA M HERIDER, 51 W WETMORE RD #101, TUCSON, AZ, 857051678
<b>State of incorporation:</b>	Arizona	<b>Principals:</b>	STEPHEN B SMITH, PRESIDENT/CEO, 6340 E THOMAS RD #224, SCOTTSDALE, AZ, 852510000
<b>Duration :</b>	Perpetual		
<b>Status:</b>	Active/in good standing		

Corporate and business registrations provided by management or other source.

### Company Operations

**Description:** Provides soil & ground investigation, remediation, engineering & construction services.

Terms are net 30 days. Has 50 account(s). Sells to commercial concerns. Territory : Local.

Nonseasonal.

**Employees:** 23 which includes officer(s).

**Facilities:** Owns 18,000 sq. ft. on one floor of one story brick building.

**Location:** Suburban business section on well traveled street.



## Industry Classification

### SIC

[0711](#)9906 Soil testing services  
[8748](#)0000 Business consulting, nec  
[8711](#)0000 Engineering services  
[7372](#)0000 Prepackaged software

### NAICS

115112 Soil Preparation, Planting and Cultivating  
 541618 Other Management Consulting Services  
 541330 Engineering Services  
 511210 Software Publishers

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

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## Banking & Finance

### Statement Update

08/25/2005

Fiscal statement dated DEC 31 2004:

#### Assets

Cash	333,654
Accts rec	768,951
Prepaid	40,451

**Current Assets** **\$1,143,056**

Fixt & equip	937,094
Other assets	56,582

**Total Assets** **\$2,136,732**

#### Liabilities

Accts pay	80,149
Capital lease obligation	3,166
Accruals	79,861
L.t. liab-(1yr)	56,205
Note payable-shareholder	100,000
Long-term debt-net	491,381
Deposits	1,982
Shareholders equity	1,323,988

**Total Liabilities** **\$2,136,732**

From JAN 01 2004 to DEC 31 2004 annual sales \$2,806,315; cost of goods sold \$1,600,984. Gross profit \$1,205,331; operating expenses \$1,336,445. Operating income \$(131,114); other income \$457,084; other expenses \$47,259; net income \$278,711.

Extent of audit, if any, not indicated.

## Key Business Ratios

Statement date: Dec 31 2004

### Industry Norms based on 71 establishments

	This Business	Industry Median	Industry Quartile
<b>Profitability</b>			
Return on Sales	9.9	1.9	1
Return on Net Worth	21.1	12.5	2
<b>Short-Term Solvency</b>			
Current Ratio	3.6	1.5	1
Quick Ratio	3.5	1.0	1
<b>Efficiency</b>			
Assets Sales	76.1	33.6	4

Sales / Net Working Capital	3.4	11.0	4
<b>Utilization</b>			
Total Liabilities / Net Worth	61.4	137.0	2

## Finance

02/07/2005

### Three-year statement comparative:

	Fiscal Dec 31 1998	Fiscal Dec 31 1999	Fiscal Dec 31 2001
Current Assets	1,705,373	1,419,203	1,278,490
Current Liabs	878,110	481,607	417,530
Current Ratio	1.94	2.95	3.06
Working Capital	827,263	937,596	860,960
Other Assets	1,204,314	1,132,895	1,227,691
Net Worth	1,436,258	1,524,730	1,611,623
Sales	5,500,722	2,570,266	2,166,815
Long Term Liab	595,319	545,761	477,028
Net Profit (Loss)	393,852	89,572	204,211

Sources contacted verified information on Feb 7, 2005.

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### Customer Service

- ▶ Email us with your questions at [sbsSupport@dnb.com](mailto:sbsSupport@dnb.com)
- ▶ If you'd like to speak to one of our member support technicians directly, call toll-free 1-866-472-7362, Monday through Friday, 7:00AM to 7:00 PM CST
- ▶ If this is a report on your own company use eUpdate, our easy online tool, to inform D&B of any changes to your business information.

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